

In re:  
Andre J. Owens  
LaJeana M. Andrews  
Debtors

Case No. 16-10810-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 16, 2021

User: admin  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Andre J. Owens, LaJeana M. Andrews, 7549 Brentwood Road, Philadelphia, PA 19151-2104
13699369	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
13671562	Accounts Recovery Bureau, Inc., PO Box 70256, Philadelphia, PA 19176-0256
13747076	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
13671565	Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
13671570	+ Dvra Collect, 2701 Loker Ave W Ste 280, Carlsbad, CA 92010-6639
13671571	EOS CCA, PO Box 981008, Boston, MA 02298-1008
13671572	Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
13671575	Good Shepherd Penn Partners, 860 South 5th Street, Allentown, PA 18103-3308
13671576	Hospital Billing - CHOP, PO Box 787802, Philadelphia, PA 19178-7802
13671578	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13671587	+ PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
13671583	Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
13671585	Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
13671588	+ Pond Lehigh, 2005 Market Street, 18th Floor, Philadelphia, PA 19103-7010
13676326	+ Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
13671589	+ Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
13671590	+ Sonnenschein Fnl Svcs, 2 Transam Plaza Dr Ste 3, Oakbrook Terrace, IL 60181-4823
13671594	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
13785145	+ U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1466
13753335	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
13671596	+ US National Bank Associations, 211 North Front Street, PO Box 15057, Harrisburg, PA 17105-5057

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14125519	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 17 2021 03:31:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

District/off: 0313-2

User: admin

Page 2 of 3

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13671563	+ Email/Text: EBNProcessing@afni.com	Apr 17 2021 03:34:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
13677631	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 17 2021 03:54:15	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13725229	Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2021 04:11:10	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13671566	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:00:53	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
13766731	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13671567	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, Law Department, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102
13697627	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:00:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13671568	Email/Text: documentfiling@lciinc.com	Apr 17 2021 03:31:00	Comcast Cable, P.O. Box 3002, Southeastern, PA 19398-3002
13671569	Email/Text: bankruptcynotices@dcicollect.com	Apr 17 2021 03:36:00	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
13671573	+ Email/Text: bankruptcy@fncbinc.com	Apr 17 2021 03:31:00	First National Collect, 610 Waltham Way, Mccarran, NV 89437-6695
13671574	+ Email/Text: bankruptcy@fncbinc.com	Apr 17 2021 03:31:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
13671577	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 17 2021 03:32:00	Internal Revenue Service, P.O. Box 12051, Philadelphia, PA 19105
13671579	+ Email/PDF: pa_dc_claims@navient.com	Apr 17 2021 03:52:22	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
13671581	+ Email/Text: blegal@phfa.org	Apr 17 2021 03:34:00	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
13671582	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 17 2021 03:32:00	Peco Energy, 2301 Market Street, Philadelphia, PA 19103-1380
13671591	+ Email/Text: bankruptcy@sw-credit.com	Apr 17 2021 03:34:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
13671592	+ Email/Text: bankruptcy@sw-credit.com	Apr 17 2021 03:34:00	Southwest Credit Systems, LP, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
13671593	+ Email/Text: consumerlending@sunfcu.org	Apr 17 2021 03:34:00	Sun Federal Credit Uni, 1627 Holland Rd, Maumee, OH 43537-1622
13671597	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13671580	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
13671584	*	Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
13671586	*	Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
13671595	*	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244

District/off: 0313-2

User: admin

Page 3 of 3

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Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:**

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Andre J. Owens dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor LaJeana M. Andrews dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
JOSHUA I. GOLDMAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
TOTAL: 9	

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Andre J. Owens and LaJeana M.  
Andrews

Debtor(s)

Bankruptcy No: 16-10810-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/21